

Information to identify the case:

Debtor 1	<u>Richard D. Byer Jr.</u>	Social Security number or ITIN	xxx-xx-5900
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ruth A Byer</u>	Social Security number or ITIN	xxx-xx-5156
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-28931-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard D. Byer Jr.

Ruth A Byer

1/31/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Richard D. Byer, Jr.
Ruth A Byer
DebtorsCase No. 19-28931-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 61

Date Rcvd: Jan 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2020.

db/jdb
518497088 +Richard D. Byer, Jr., Ruth A Byer, 1460 Clover Avenue, Vineland, NJ 08361-6538
518497089 +ADP, LLC, Wage Garnishments, PO Box 221230, El Paso, TX 79913-4230
+Alliance Rx Walgreens Prime, ATTN: ACCOUNTING DEPT, 8350 South River Parkway,
Tempe, AZ 85284-2615
518497091 +Animal Clinic of Millville, 2430 West Main Street, Millville, NJ 08332-5213
518517656 +Anna Deloros Byer, 16 Stagecoach Road, Marmora, NJ 08223-1431
518497092 Avalon Recovery LLC, 2290 10th Avenue N., Suite 201, Lake Worth, FL 33461-6609
518497093 +Bank of America, PO Box 15284, Wilmington, DE 19850-5284
518497094 +Ben's ProServe, 2800 Industrial Way #3, Vineland, NJ 08360-1572
518497097 +Capital One NA, c/o The Bureaus, 1717 Central Street, Evanston, IL 60201-1507
518497103 +Debt Litigation Specialists Law Offices, PMB #141, 8001 Castor Avenue,
Philadelphia, PA 19152-2701
518497104 Delaware Department of Transportation, Delaware E-Z Pass Violations Center, PO Box 697,
Dover, DE 19903-0697
518497105 Dental Care of Vineland, 1500 South Lincoln Avenue, Vineland, NJ 08361-6610
518497106 +Enlightened Solutions, 4 East Jimmie Leeds Road, Suite 3, Galloway, NJ 08205-4465
518497107 +EnviroSafe Plumbing and Heating, 331 Husted Station Road,
Pittsgrove Township, NJ 08318-3804
518497114 LCA Collections, Laboratory Corporation of America, PO Box 2240,
Burlington, NC 27216-2240
518497112 Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
518497113 +Landis Sewerage, 1776 S. Mill Road, Vineland, NJ 08360-6200
518497124 +++MIDLAND FUNDING, LLC/SYNCHRONY BANK, C/O MIA KIRITSIS, ESQUIRE, 1 RIVERFRONT PLZ STE 710,
NEWARK NJ 07102-5415
(address filed with court: Midland Funding, LLC/Synchrony Bank, c/o Mia Kiritsis, Esquire,
1037 Raymond Boulevard, Suite 710, Newark, NJ 07102)
518497117 +Makes Cents, Inc., c/o Debt Recovery Solutions, PO Box 9003, Syosset, NY 11791-9003
518497118 +Master Holistic Formulations, 14000 S. Military Trail, Suite 204,
Delray Beach, FL 33484-2654
518497120 Merrick Bank Corporation, c/o Phillips & Cohen Associates, Ltd., Mail Stop: 147,
1002 Justison Street, Wilmington, DE 19801-5148
518497123 +Midland Funding, LLC, c/o Jarrod Miller, Court Officer, PO Box 218,
New Gretna, NJ 08224-0218
518497125 +Nationstar Mortgage, Champion Mortgage Company, c/o McCabe, Weisberg & Conway PC,
216 Haddon Avenue, Ste 201, Westmont, NJ 08108-2818
518497126 +Omnia Diagnostics, PO Box 2183, Hicksville, NY 11802-2183
518497127 PAM, LLC-New Jersey E-ZPass, PO BOX 1642, Milwaukee, WI 53201-1642
518497128 Pinnacle Testing, PO Box 732386, Dallas, TX 75373-2386
518497129 Premier Orthopaedic Associates, PO Box 2749, Vineland, NJ 08362-2749
518497131 +Resurgent/LVNV Funding, LLC, PO Box 98875, Las Vegas, NV 89193-8875
518497132 Sheriff of Atlantic County, 4997 Unami Boulevard, Mays Landing, NJ 08330-2017
518497133 Silver Cloud Financial Inc, 635 East Hwy 20 C, Upper Lake, CA 95485
518497134 Specialized Loan Servicing, LLC, PO Box 60535, City of Industry, CA 91716-0535
518497135 Summit Detox, PO Box 732138, Dallas, TX 75373-2138
518497136 Transformations Treatment Center, PO Box 301571, Dallas, TX 75303-0001
518497138 +U.S. Bank, N.A., c/o Phelan Hallinan Diamond & Jones PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
518497139 +Wawa/CBNA, PO BOX 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QJDMARCHAND.COM Feb 01 2020 04:58:00 Joseph Marchand, 117-119 West Broad St.,
PO Box 298, Bridgeton, NJ 08302-0228
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2020 00:25:29 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 01 2020 00:25:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518497087 +E-mail/Text: kmorgan@morganlaw.com Feb 01 2020 00:26:03 ABC Bail Bonds, Inc.,
c/o Morgan, Bornstein & Morgan, 1236 Brace Road, Ste K, Cherry Hill, NJ 08034-3229
518497090 +E-mail/Text: bankruptcies@amerassist.com Feb 01 2020 00:26:26 AmerAssist AR Solutions,
445 Hutchinson Ave # 500, Columbus, OH 43235-8616
518497096 EDI: CAPITALONE.COM Feb 01 2020 04:58:00 Capital One Bank USA NA, PO BOX 85015,
Richmond, VA 23285-5015
518497101 E-mail/Text: customercareus@creditcorpsolutionsinc.com Feb 01 2020 00:23:56
Credit Corp Solutions, Inc., 63 East 11400 South #408, Sandy, UT 84070
518497095 +EDI: CAPONEAUTO.COM Feb 01 2020 04:58:00 Capital One Auto Finance, PO Box 260848,
Plano, TX 75026-0848
518507064 +EDI: AISACG.COM Feb 01 2020 04:58:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518497098 EDI: CAPITALONE.COM Feb 01 2020 04:58:00 Capital One National Assoc., PO Box 26030,
Richmond, VA 23260-6030
518497100 +E-mail/Text: bankruptcy@philapark.org Feb 01 2020 00:26:07 City of Philadelphia,
Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 61

Date Rcvd: Jan 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518497099 E-mail/Text: bankruptcy@philapark.org Feb 01 2020 00:26:07 City of Philadelphia,
PO Box 41818, Philadelphia, PA 19101-1818
518497102 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 01 2020 00:33:51 Credit One Bank,
6801 South Cimarron Road, Las Vegas, NV 89113-2273
518497108 +EDI: FORD.COM Feb 01 2020 04:58:00 Ford Motor Credit, PO Box 542000,
Omaha, NE 68154-8000
518497109 E-mail/Text: kmorgan@morganlaw.com Feb 01 2020 00:26:03 Ford Motor Credit Company, LLC,
c/o Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3269
518517651 EDI: IRS.COM Feb 01 2020 04:58:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
518497110 E-mail/Text: bncnotices@becket-lee.com Feb 01 2020 00:24:50 Kohl's Payment Center,
PO Box 2983, Milwaukee, WI 53201-2983
518497111 E-mail/Text: bncnotices@becket-lee.com Feb 01 2020 00:24:50 Kohls/Capital One,
PO Box 3115, Milwaukee, WI 53201-3115
518497116 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 01 2020 00:33:21 LVNV Funding, LLC,
625 Pilot Road, Suite 2/3, Las Vegas, NV 89119-4485
518497115 EDI: CCS.COM Feb 01 2020 04:58:00 Liberty Mutual, c/o CCS Payment Processing Center,
PO Box 55126, Boston, MA 02205-5126
518497121 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 01 2020 00:34:17
Merrick Bank Corporation, c/o Carson Smithfield, LLC, PO Box 9216,
Old Bethpage, NY 11804-9016
518497119 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 01 2020 00:34:22
Merrick Bank Corporation, PO Box 9201, Old Bethpage, NY 11804-9001
518497122 +EDI: MID8.COM Feb 01 2020 04:58:00 Midland Funding, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
518497130 +EDI: CCS.COM Feb 01 2020 04:58:00 Quest Diagnostics, c/o CCS Payment Processing Center,
PO Box 55126, Boston, MA 02205-5126
518498134 +EDI: RMSC.COM Feb 01 2020 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518497137 EDI: USBANKARS.COM Feb 01 2020 04:58:00 U.S. Bank, N.A., PO Box 790117,
Saint Louis, MO 63179-0117

TOTAL: 26

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, for Credit Suisse First Boston Mortgage Securities Corp. Et Al... dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eric Clayman on behalf of Joint Debtor Ruth A Byer jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Debtor Richard D. Byer, Jr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, for Credit Suisse First Boston Mortgage Securities Corp. Et Al... kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6